

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPLICANT(S): DeFrancesco et al.  
APPLICATION NO.: 10/650,596 ART UNIT: 3692  
FILING DATE: August 28, 2003 EXAMINER: Dass, Harish T.  
TITLE: COMPUTER IMPLEMENTED AUTOMATED CREDIT  
APPLICATION ANALYSIS AND DECISION ROUTING SYSTEM

Mail Stop Petition  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**SUPPLEMENTAL AMENDMENT**

Please enter the following supplemental amendment, which amends this patent application as follows:

**Amendments to the Specification** begin on page 2 of this paper; and

**Remarks** begin on page 3 of this paper.

The Commissioner is hereby authorized to charge any required fees to Deposit Account No. 07-1700.